

**Fill in this information to identify the case:**

Debtor 1 John A. Reitter  
 Debtor 2 Dawn M. Reitter  
 (Spouse, if filing) aka Dawn M Ault  
 United States Bankruptcy Court for the: Southern District of Ohio  
 (State)  
 Case number 2:14-bk-56040

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** FV-I, Inc. in trust for Morgan Stanley  
 Mortgage Capital Holdings LLC As  
 Serviced by Specialized Loan Servicing,  
 LLC  
**Court claim no. (if known):** 4-1

**Last four digits** of any number you use to identify the debtor's account: 5425

**Date of payment change:**  
 Must be at least 21 days after date of this notice 09/01/2018

**New total payment:**  
 Principal, interest, and escrow, if any \$453.33

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

**Current escrow payment:** \$131.37 **New escrow payment:** \$138.64

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

**Current interest rate:** % **New interest rate:** %  
**Current principal and interest payment** \$ **New principal and interest payment:** \$

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

**Reason for change:**  
**Current mortgage payment:** \$ **New mortgage payment:** \$

Debtor 1

John A. Reitter

Case Number (if known)

2:14-bk-56040

First Name

Middle Name

Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ **Natalie E. Lea**

Signature

Date **07/30/2018**

Print:

**Natalie E. Lea**

First Name

Middle Name

Last Name

Title

Authorized Agent for Specialized Loan  
Servicing, LLC

Company

Bonial & Associates, P.C.

Address

14841 Dallas Parkway, Suite 425

Number

Street

Dallas, Texas 75254

City

State

Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before July 30, 2018 via electronic notice unless otherwise stated:

**Debtor** *Via U.S. Mail*

John A. Reitter  
639 Logan Avenue  
Mingo Junction, OH 43938

**Co-Debtor** *Via U.S. Mail*

Dawn M. Reitter  
639 Logan Avenue  
Mingo Junction, OH 43938-1211

**Debtors' Attorney**

Thomas Mck Hazlett  
Hanlon, Estadt, McCormick & Schramm  
46457 National Road West  
Saint Clairsville, OH 43950

**Chapter 13 Trustee**

Faye D. English  
10 West Broad Street Suite 900  
Columbus, Ohio 43215-3449

Respectfully Submitted,

/s/ **Natalie E. Lea**

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